

New and Current Highmark Delaware Comprehensive PPO Members
(Plan Year: July 1, 2017 – June 30, 2018)
Important Information Regarding Your Health Plan

Your coverage for the new plan year starts on July 1, 2017 and runs through June 30, 2018. As a reminder, Open Enrollment is the only time of the year that you can make changes to your benefit elections, unless you experience a [qualifying event](#) (birth, marriage, divorce, etc.).

Here are a few important reminders regarding your Highmark Delaware Comprehensive PPO Plan:

- **ID CARDS:** You will receive new ID Cards in the mail from Highmark Delaware prior to July 1. Make sure you begin using the new cards on July 1. Always remember to show your card at the time of your health care service. This will help simplify the billing process.
- **PAY LESS BY STAYING IN-NETWORK:** Network providers are doctors, hospitals, and other health care providers that have an agreement with your health plan. You have the highest level of coverage and pay the least when you go to a network provider. If you choose to see a provider or doctor that is out-of-network, you will have to pay more money out of your pocket.
- **DEDUCTIBLES:** A deductible is the dollar amount you must pay up front, out-of-pocket, before your plan starts to pay. In-network services do not have a deductible. Out-of-network services have a plan year deductible of \$300 per individual and \$600 per family.
- **LAB SERVICES:** You must use **LabCorp** for your lab services. To find a LabCorp location near you, access <https://www.highmarkbcbsde.com/find-a-doctor/#/home> or call Highmark Delaware at 1-844-459-6452.
- **PCP:** Individuals enrolled in this plan are encouraged to have a **primary care physician (PCP)**, but it is not required. Having a PCP is important as he or she will assist you in managing your care with your other health care providers. To find a PCP, visit <https://www.highmarkbcbsde.com/find-a-doctor/#/home>.
- **PREVENTIVE CARE:** Preventive services are **covered in-network at 100%** of the allowable charge (age and gender parameters may apply) and are not subject to a deductible or coinsurance. You can find a list of covered preventive services in the plan booklet.
- **HELP & SUPPORT:** Highmark Delaware is there to help with your questions. Call Highmark Delaware at 1-844-459-6452.

More detailed information on the Highmark Delaware Comprehensive PPO Plan, including a plan booklet, is available on the Statewide Benefits Office (SBO) website at <http://ben.omb.delaware.gov/medical/bcbs/index.shtml>.